

# Who's Invested in Their Neighborhoods? Investigating Residential Land Ownership After the Housing Crisis

A Senior Honors Thesis

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### **Abstract**

Since the collapse of the steel industry in the late 1970s, the economy of Youngstown, Ohio has been greatly diminished. These losses are greatly reflected in the city's housing market, where property values have declined well below the national average and population loss has led to a significant surplus in housing stock. While many homes are demolished, this does not outpace continuing population decline and as a result many dwellings are bought by non-occupant owners, both local and non-local. In the wake of the late 2000s foreclosure crisis, more opportunities opened up for speculators to buy homes, and with continued population hemorrhaging these owners have a real possibility to shape residential neighborhoods. Employing a comparative case design of neighborhoods featuring varying levels of racial composition and homeownership rates, I drew demographic data from the American Community Survey and local records of property ownership in addition to physically observing selected neighborhoods to determine the amount of non-owner occupied homes in the area and their impact. I found varying levels of impact between local and nonlocal speculators, with nonlocal owners taking on an increased presence, particularly in low-income, African-American neighborhoods.

## **Introduction**

The worst of the housing bubble is in the rearview mirror, but the after-effects of foreclosures and vacancies are here to stay. Few places will feel the effect as much as Ohio, often pronounced one of the epicenters of the housing crisis as it compounded problems of already-struggling metropolitan areas. As we progress further away from the crisis of 2007-2009, how neighborhoods are being shaped in the crisis' aftermath becomes clearer. Using Ohio's unique position as the poster child of this crisis, I seek to answer questions about the present housing and social conditions of neighborhoods, a comparison to where they were before, and whether this is an indication where they're heading.

At present, much of the existing literature focuses on the root causes of the foreclosure crisis. My research seeks to diverge by focusing on current conditions, in particular who is holding properties that fell victim. Unlike individual homebuyers who may have left neighborhoods, non-occupant landlords and speculators remain. Individuals like these have been associated with a negative presence in the housing market, either by renting out homes with few improvements or letting homes sit vacant and decay. In light of the lower property values and home prices post-Bubble, such speculative or purely financial homebuyers can find an array of homes at low prices. They have new opportunities to buy, but are there any consequences?

My research hopes to add another facet to the body of work on the housing crisis' aftermath by exploring how residential neighborhoods have changed. By researching non-occupant landowners and their physical investments, I will draw conclusions on their presence (or lack thereof) and the effect it has on place. By choosing to research the city of Youngstown,

Ohio, the center of a smaller metropolitan area with an already declining housing market, it is hoped the effects will be magnified so lessons for other vulnerable cities can be gleaned.

I begin with a review of previous literature exploring housing markets and the effects on the vacancies and abandonment they can create. Following that I discuss the research question and the methods used in collecting and testing data. Next I will share my findings and describe how well they answer my research question. Finally, I will discuss my findings in a broader context and offer possible solutions to a crisis many localities face.

## **Prior Research**

### *The Housing Market and Housing Crisis*

It is widely agreed the housing market took on the characteristics of a bubble in the mid-2000s. The Federal Reserve lowering interest rates to one percent in 2003 catalyzed the initial boom (Arestis 2008) but other literature shows more factors led to the bubble and subsequent crash. The lowering of interest rates was complimented by several efforts at financial deregulation in the 1990s, which allowed higher-rate loans and predatory “fringe” banking to emerge to offer high-risk credit to less-qualified homebuyers (Albers 2009, Immergluck 2009). Another factor is one of changing neighborhood demographics. Older neighborhoods began to destabilize in the 1990s, as homeowners that were recipients of FHA and VA loans left due to death, retirement, or assisted living. Depopulation of older housing stock coupled with suburban sprawl opened the market to first-time homebuyers and speculators (Ashton and Doyle 2008).

The changing landscape of the housing and credit markets made both neighborhoods and people vulnerable, with new homebuyers presented with the emergence of a dual market for offering mortgages. Market deregulation paved the way for subprime loans alongside traditional bank loans, featuring higher fees and rates that were subject to adjustment following an initial

fixed-rate period (Immergluck 2009). Homebuyers may have looked for a home on their own with credit readily offered to them, but without understanding the terms and risks inherent in such an investment. That or they may have purchased a home with the aid of predatory lenders or speculators looking to flip property. Avery (2007) found these predatory, “subprime” loans were disproportionately offered to Black and Hispanic Whites compared to other ethnic groups, and the loans they received were less than individuals with prime loans.

Risky practices in lending and home buying hit a plateau in 2005 into 2006. House prices hit a plateau in 2005, and as prices decreased speculators sought to sell en masse to the point of new highs in the amount of unsold homes (Arestis 2008). As the housing bubble burst and more owners defaulted on their loans, foreclosures increased. If the foreclosure in question was a rental property, tenants were forcibly evicted in many cases (Johnson 2010). In other cases, such as those of speculators seeking to flip properties, they may have found such downward pressure that no one was willing to buy and walked off the property.

Not much research has been done on comparative effects of foreclosed properties as opposed to properties simply vacated. Mikelbank (2008) declared foreclosures to have a larger radius of impact on home sales compared to vacant properties, but a mix of the two on the same block brought more muddled effects. Kobie and Lee (2011) found in an analysis of Cleveland and its Cuyahoga County suburbs that prolonged foreclosure processes had a negative effect on home sales in the suburbs but no such effect in the central city.

### *New Methods of Homebuying*

Another element was the advent of online real estate. Both homes and mortgages were made available over the Internet. This opened the housing market for direct sellers to offer to individuals with less education on the terms and risks of such an investment as well as nonlocal

and international buyers (Gee 2010) A bevy of websites were established to cater to the newfound market with one, RealtyTrac.com, catering specifically to foreclosed properties. More targeted developments in technology allowed lenders to place direct appeals to homebuyers by demographic. Data mining allowed lenders to reach potential customers directly via phone, mail or the Internet, creating a highly decentralized lending market to kick off the 21<sup>st</sup> century (Gale 2001). The sea change in the market has the potential to turn the urban structure as we know it on its head. Whereas the theory of cities and metropolitan areas as “growth machines” (Molotch 1976, Logan and Molotch 1987) charged local businessmen entered power structures in pursuit of land and resource interests, the new methods allow an increasing number of nonlocal entrepreneurs to permeate the structure. They have a newfound ability to buy land electronically and through individual points of sale, superseding local actors and networks to obtain land without regard to politics or market conditions of a given locale.

### *The Issue of Residential Segregation*

The troubles in securing decent housing and home financing for African-Americans are longstanding and well documented. Entire books such as Pietilla’s (2010) “Not in My Neighborhood” offer extensive histories of residential segregation and government-sponsored loan discrimination toward minorities. Even after the Civil Rights Act of 1968 outlawed segregation in housing and associated practices such as redlining, Blacks still faced difficulty in securing loans. 20 years after the law’s passage, investigative reporting from Bill Dedman (1988) of the *Atlanta Journal-Constitution* revealed banks extended loans to five times as many White homebuyers per 1,000 households as they did Blacks in the Atlanta area. This was found despite regulators reporting 99 percent of financial institutions complied with the Community Reinvestment Act, a 1977 law aimed at boosting lending in low and moderate-income areas. As

the new millennium began, subprime lenders virtually monopolized African-American and other minority neighborhoods, targeting minority homebuyers with higher rates and stricter terms regardless of credit, simply because traditional lenders were not paying attention to these markets (Immergluck 2009). This of course led to foreclosures in their neighborhoods once the bubble burst, with Rugh and Massey (2010) observing higher rates of foreclosure in metropolitan areas with greater degrees of residential segregation. Unsurprisingly the foreclosure crisis hit declining Midwestern metropolitan areas particularly hard, as cities in this region have long been among the most segregated in America (Scommegna 2011).

### **Research Questions and Hypotheses**

The foreclosures and vacancies created by the burst of the housing bubble beg the question of who has been gaining possession of these properties in recent years. Furthermore, while the mechanics of a deregulated subprime lending market may not be making a comeback anytime soon, the decentralized home buying market and use of the internet as a means for real estate transaction are here to stay. With property values considerably lower and home sales down from their mid-2000s peak, it is fair to speculate that in some areas, particularly economically disadvantaged ones such as the declining Midwest cities, properties are being transferred at low amounts to owners far away from the city or metropolitan area. Nonlocal, non-occupant owners have not been explored much in the existing literature. Little is known regarding the extent to which these owners may be invested in a local area, and to what extent they may carry a detrimental effect on the neighborhood and city. Questions like these are what my paper seeks to answer. Specifically, I want to find out whether residential properties possessed by nonlocal, non-occupant owners have a detrimental effect on the quality-of-life in their surrounding neighborhood and in contribution to their cities. Moreover, I want to find out whether the effects

of these owners is more pronounced in minority neighborhoods in comparison to Caucasian neighborhoods, due in part to the historical legacy of outside investment in disadvantaged, minority neighborhoods.

My hypothesis is two-pronged. In the first part, the null hypothesis is that nonlocal, non-occupant owners will have no effect on residential neighborhoods, with the research hypothesis charging nonlocal, non-occupant owners will have a detrimental effect on residential neighborhoods in the form of buying properties and neglecting their upkeep, abandoning them when they could not be flipped for a profit, not paying taxes on the property, or a combination of the three. In the second part, the null hypothesis is that, when separating by racial composition, there is no difference in the effect nonlocal, non-occupant owners hold on neighborhoods, while the research hypothesis is that nonlocal, non-occupant owners will have a more detrimental effect in neighborhoods with a majority African-American population compared to those with a majority Caucasian population.

## **Methods**

The subject of my research is the city of Youngstown, Ohio. Once a steel-producing center roughly equidistant between Cleveland and Pittsburgh, the city hit its peak population in 1930 at 170,000 inhabitants, enough for the forty-fifth largest city in America. By the 1970s however, suburbanization and the decline of the domestic steel industry sent the city's economy and population into freefall. As of the 2010 Census, Youngstown's population has fallen to just under 67,000 and a housing vacancy rate that is four times the national average (Tavernise 2010).

I chose Youngstown for several reasons. The first reason being that I grew up in the metropolitan area, and with familial roots in the city I had an intimate knowledge of its history.



A second reason was for its status as a smaller metropolitan area and disadvantaged demographics. With such a high vacancy rate, as well as property values and socioeconomic indicators below the national average, my hope is that the effects of non-occupant owners will be magnified and allow conclusions to be drawn more explicitly. Third, with its location in the Midwest and a history of strained racial and ethnic tensions (Safford 2009), it would be reasonable to expect race relations and levels of residential segregation similar to larger counterparts like Cleveland and Detroit.

Research was conducted using two methods: first, a quantitative analysis of neighborhood characteristics and second, a qualitative observational study of neighborhood disorder. The quantitative set was determined by collecting data of all census tracts within the city of Youngstown using two primary indicators of data, as reported by the 2009 American Community Survey five-year estimates. The two primary indicators were 1.) Racial composition and 2.) Percent of housing units that are owner-occupied. From that data collection, four tracts were selected based on contrasting statistics in order to test my research questions: one with a majority Caucasian population and high homeownership, one with a majority Caucasian population and low homeownership, one with a majority African-American population and high homeownership, and one with a majority African-American population and low homeownership (Table 1, see Tables and Figures). This was explicitly done to test the second research hypothesis, and because it was seen as sufficient given the negligible population of other racial minority groups citywide.

The four census tracts selected, I next began a parcel-by-parcel analysis of residential properties within their boundaries. Based on this search, I determined whether the parcel was owned by an non-occupant owner. This was done through the Geographic Information System

(GIS) property search and property database available through the Mahoning County Auditor's website. Individual parcels could be accessed to retrieve relevant information such as landowner, transfer history, land value, and taxation. If a landowner was found to have the same address as the parcel, I moved on to the next parcel. If a landowner's address was different from the parcel, it was generally tallied, with exceptions. Owners whose addresses were listed as outside the Youngstown city limits were tallied without exception. Owners whose addresses were not the same as the parcel but within the Youngstown city limits were also tallied as non-occupant owners, with a couple exceptions. One exception was for owners listed as churches, nonprofit organizations, or the Youngstown Metropolitan Housing Authority and its associate groups. A second exception was for parcels owned by neighbors whose addresses were on the same street, or nearby within the tract's boundaries. Such an ownership status, while a non-occupant owner, was seen as an attempt on the part of residents to reclaim properties near them from otherwise outside investment. Other owners possessed an address within the Youngstown city limits, but not close by to the parcel in question. This necessitated further scrutiny in the form of searching the owner's other landholdings. If the only landholdings were the parcel in question and the address of the landowner, then the parcel was excluded. If however the landowner possessed holdings beyond that, then the parcel was included on the basis of the landowner being a multiple parcel owner within the same jurisdiction. Owners whose addresses were within the city limits but whose title was registered as a landholding company or Limited Liability Corporation were included, as their addresses were listed either as a PO Box or as a series of addresses that made it impossible to determine a permanent residence of the holder.

When parcels were tallied, additional information on them was taken. The landowner was searched for holding of any additional properties within the city limits, and notation was taken on

whether or not the parcel was held by a multiple parcel owner. Parcels were also distinguished as to whether the owner's address was "local" or "nonlocal". Whereas a "local" owner was one whose address was within the Youngstown Metropolitan Area, defined as any place within Mahoning, Trumbull, or Columbiana counties in Ohio, a "nonlocal" owner held an address outside the metro. Further distinction was made based on the year owners bought the parcel, to determine whether the owner bought prior to the apex of the housing crisis. This was chosen because before the housing bubble burst, property values were higher, as well as loans and mortgages for home buying being easier to obtain. Using January 1<sup>st</sup>, 2007 as a cutoff date, notation was made as to whether the parcel was transferred to the current owner before or after that date. Lastly, information was drawn on the owner's taxation status of the parcel. Notation was taken if the owner owed delinquent taxes on the property to the county.

The second data set was a qualitative field notes survey. Observation as a means of research has been affirmed most prominently by Sampson and Raudenbach (1999), whose observation of streets in Chicago concluded physical disorder could be reliably measured as a correlate between poverty and other structural characteristics. The surveys were conducted on February 1<sup>st</sup> and 2<sup>nd</sup>, 2013. It was conducted by driving through roads that formed and were within the boundaries of the four designated tracts. Observations were audibly recorded and later written for further analysis.

The field notes were conducted after the completion of the quantitative survey; however addresses tallied and other data were not on hand for the field notes. This gave me the advantage of a spatial, "on the ground" analysis of current conditions within the designated tracts without the burden of seeking out specific findings from the quantitative survey. This allowed for notation of addresses and descriptions of homes in derelict condition to be recorded and saved

for later research. The addresses acted as a supplementary data set; a record of the most distressed properties observed in a given tract. Further research into the information on properties gave additional insight as to who owned them.

The study is not without its limitations. Given time and manpower limitations, I was unable to neither study all tracts within the city nor compare the effects in Youngstown to a larger city. Data from the American Community Survey's 2009 estimates will obviously not be up-to-date, with perhaps one of the most glaring limitations being housing statistics. The total amount of housing units, along with units occupied and vacant, has undoubtedly decreased in every tract since 2009. Data retrieved from the Mahoning County Auditor's server is also not completely reliable, as it cannot verify whether an owner's address being the same as a parcel he owns translates to the owner actually occupying the residence. The field notes also have obvious limitations. A single perspective on a given neighborhood will not tell a complete story of the current conditions, and recording addresses of derelict homes from observation is bound to be inconclusive. The field note surveys of two of the tracts (8040, majority Caucasian and low homeownership and 8034, majority African-American and low homeownership) did not cover every single street in the tract, though the majority of streets were observed.

## **Results**

Following the quantitative and qualitative analyses, my findings demonstrated that nonlocal, non-occupant owners have some effect, particularly in neighborhoods that are majority African-American. In the aggregate quantitative survey, they accounted for a minority of non-occupant owned properties overall, but held a greater share of surveyed parcels in minority areas. Across all four tracts, there was a greater association between these nonlocal owners and a neglect of taxes on the property. On the qualitative survey, I found some blight and disorder was

the responsibility of non-occupant, nonlocal owners; however they were more of a partner alongside homes that were locally owned or not counted as part of the quantitative survey.

The presentation of the findings will proceed in the following manner. First, an individual tract will be introduced with a brief overview and demographic profile. Secondly, an overview of the quantitative survey of the tract will be described. Lastly, descriptions from the qualitative survey will be offered. After this is repeated for all four tracts, I will compare results for the tracts and draw conclusions.

*Brier Hill (Census Tract 8034- Majority African-American Population, Low Homeownership)*

Brier Hill sits on the northern edge of the city limits and was one of the earliest settled areas in the Youngstown area (Fig. 1). Originally a haven for coal mining in the mid-19<sup>th</sup> century, the neighborhood maintained its industrial stability through much of the 20<sup>th</sup> century as the Youngstown Sheet and Tube Company, one of the “little steel” producers in the United States, operated a mill in the neighborhood. As an early coal-producing site, it was one of the first points of entry for immigrants to the Youngstown area. Ethnic Welsh, Irish, African-American, and Italian migrants all laid claim to residence in Brier Hill at some point (Finnerty et al 2005). Of all these groups however, the Italian-American community takes the greatest pride in the area. Welcome signs in the neighborhood proclaim Brier Hill to be home to the first Italian immigrants in Youngstown, Saint Anthony’s of Padua Catholic Church still operates in the center of the neighborhood, and community groups produce an annual Italian heritage festival in the neighborhood.

The early roots of the Italian-American community however, have not weathered well in time. Its old neighborhood status has rendered it one of the more decimated areas in the city. The American Community Survey estimates the area is now 71 percent African-American, and social statistics paint a bleak picture. 72 percent of households earn less than \$25,000 a year, and 13.6

percent of households are on public assistance. Among households containing children, a single parent heads 88 percent of them. The educational attainment is abysmal: one in four adults lack a high school diploma or equivalency certificate, and not a single person holds a college degree. City land use plans acknowledge “nearly total disinvestment” in the neighborhood that has manifested itself in blight and vacant land (Finnerty et al 2005). ACS Estimates state nearly one in four structures is vacant, and swaths of vacant land throughout the neighborhood suggest much of the housing stock has already been removed. The nearly 400 children in the neighborhood do not have a public school nearby, and the closest recreational space is a little-used field adjacent to a public housing project and is difficult to access due to freeway construction.

#### *Quantitative Survey*

When performing the quantitative tally of existing structures in the tract (Table 2), 69 properties were identified as having a non-occupant owner. Of those 69, 37 were held by owners whose addresses were outside the Youngstown metropolitan area. At 53 percent, it is the only tract where the majority of surveyed properties were held outside the local area. Two thirds of the houses surveyed were bought prior to the January 1, 2007 cut-off date.

Of the nonlocal owners surveyed, majorities were found on two indicators: year bought and delinquent taxes owed. Over 67 percent of the properties were bought before 2007, and 54 percent owed back taxes on the property. These indicators suggest A.) they are holding onto these properties longer than anticipated and B.) are neglecting their investment as the housing market hit hard times.

#### *Qualitative Survey*

Field notes concluded it has aged considerably, and has not aged well. “Desolate” was a word used to describe the appearance of several streets, and references to “urban prairie” were made more than once. The northern section of the tract featured streets laid out in a grid system, but very little in between them. Houses that remained standing in the area were in fair to poor condition based on outward appearances. Some houses were visibly stripped of any salvageable materials, and on one street laid an abandoned church with its doors unlocked and garbage illegally dumped in the surrounding parking lot. Notes were also made of how narrow local roads were in comparison to corridors, and their conditions were less than ideal: one road was not paved at all, a second road was still a brick street, and very few were plowed on a day of moderate snowfall. Conditions improved somewhat toward the northwest end, where St. Anthony of Padua Church and facilities for the annual Italian festival are located. New street signs were installed on corners, and split-level homes near the church were more modern looking and better maintained than their neighbors.

The southern half of the neighborhood was characterized by somewhat higher densities of housing, but with difficult judgment calls as to whether many homes were occupied or not. Among the observations were numerous addresses in need of exterior painting; addresses that had evident fire damage, collapsed front porches, and collapsed garages; and an address that had no windows and was completely covered in siding. Like the northern half, these questionable houses were interspersed with clearly abandoned houses stripped of materials.

Despite some properties in deplorable condition, there is a noticeable amount of newer homes in Brier Hill. Many of these homes were built in the last decade by Jubilee Homes, a low income tax credit housing developer associated with the Youngstown Metropolitan Housing Authority. Some homes were built in concentrations next to one another, but they did not appear

to be constructed in any planned fashion. To make the effects of the new housing more dubious, at least three notes were made of newer construction located either adjacent to or across the street from houses in derelict condition.

I made a note of 51 addresses in this tract that were deemed to be in derelict condition, many of whom were concentrated along Norwood, Delaware, and Superior Avenues. When these addresses were researched, at least 14 were certain to be in the quantitative survey. 34 of these addresses were still the legal property of the owner, while 12 were listed as negotiated sold tax lien properties. The latter is a case where someone has bought the lien of delinquent tax on the property, but the legal owner still controls it for a time before the lien buyer may foreclose on it. In most cases it means the owner has effectively abandoned the property, but can reclaim it should they choose to pay back the lien buyer.

*Wick Park (Census Tract 8040- Majority Caucasian Population, Low Homeownership)*

Located just north of the central business district, Wick Park was once the center of high society in the Youngstown area (Fig. 2). Captains of industry clustered along the Fifth Avenue corridor, centered on its namesake green space. Suburbanization and flight of the former industrialists however, has changed the character of a once-exclusive area.

Wick Park today is adjacent to the campus of Youngstown State University, and as such housing statistics may be skewed because of a subset of transient residents. Despite this limitation, the number of households as well as adults over the age of 25 in the area (e.g. non-college students) could not be overlooked. I ultimately selected this tract for study because of its majority White population (58 percent) but also for its low rate of owner-occupancy. Although it was a given some housing would be rentals in the vein of “student ghettos”, the tract also lies on the border of a designated historic district and contains amenities (architecturally significant



homes, institutional buildings, a well-known public park) that do not qualify Wick Park as a typical neighborhood serving transient students.

The uniqueness of the tract extends to at least one statistic: it is one of the most educated areas in Youngstown. 18 percent of residents hold a Bachelors' degree or higher, nearly twice the city's average. Beyond that however, statistics become typical of a low owner-occupied area. Nearly a third of households in the tract are below the poverty line. There is a disproportionate amount of vacant structures, with 31 percent of housing unoccupied. The unemployment rate is also higher than average, with estimates standing at 15 percent.

### *Quantitative Survey*

I counted a 212 parcels in Wick Park as having non-occupant owners (Table 3). Unlike the findings in Brier Hill, 128 of those properties, or just over 60 percent, were held by owners from the Youngstown metropolitan area. Also seen in the aggregate were the large majority of properties whose owners owned more than one parcel. 152 parcels, or 71.7 percent, were identified as being held by a Multiple Parcel Owner. When broken down to isolate between local and nonlocal owners, a staggering 80 percent of local owners in the tract held properties elsewhere in the city of Youngstown, as did over 59 percent of nonlocal owners.

### *Qualitative Survey*

Looking at Wick Park from a top down view, there is a divide in the housing of the area: the western third, filled with large, mansion-style homes originally built for the upper classes and the eastern two thirds, once home to more modest working class housing.

Many of the large homes are still standing, but quite a few are in poor condition beyond the point of salvation. Pockets of these stately looking homes are occupied and well maintained, but not many are clustered together and most of the streets have at least a handful of abandoned,

derelict homes. Broadway Street, a road immediate to the north of the namesake park, has lost most of its residential character. Several larger homes have been boarded up and vacated, and ones that are occupied have been converted to uses such as funeral homes or group homes. South of the park lies more modest housing as well as apartment complexes near the university campus, in serviceable condition though not excellent.

What is still standing in the eastern two thirds of the tract are predominantly older, modest houses. Much of the space here is dominated by vacant lots, in some cases with only one or two houses on an entire block. The housing that remains there is in fair to deplorable condition. One street in the area, Zents Avenue near the northeast corner, recorded so many addresses in derelict condition a note was made that the entire street could be bulldozed. Another characteristic is a small presence of tax credit housing, similar to what was found in Brier Hill. Much like that neighborhood, the subsidized homes there were not built in a planned fashion but rather wherever there was an available space. Vacant lots surrounded quite a few of them, giving occupants no immediate neighbors.

Lastly, there was a sliver of the tract in the southeast corner that was difficult to access, fragmented by the construction of an expressway and the local juvenile justice center. The handful of streets there seemed totally neglected to an outside observer, with the vast majority of houses in dilapidated condition and poorly kept, narrow roads.

During the survey I made a note of 77 addresses in derelict condition, at least 29 of which would have qualified for the quantitative survey. 43 of the addresses were still in the sole hands of their owner, and another 13 were listed as negotiated sold tax liens. An interesting note on these addresses was that for 14 of them, no owner could be located. Per the Auditor's site, the mailing address for the owners of these parcels was simply "Return Mail".

*Lansingville (Tract 8012- Majority Caucasian Population, High Homeownership)*

Lansingville settled in the early 20<sup>th</sup> century, its population growing with steel mill expansion eastward (Fig. 3). The area quickly became an enclave of Slovak migrants, developing in the midst of heavy eastern European migration to the area (Finnerty et al 2005) as well as housing influenced by industrialists aiming to keep the varying ethnic immigrants to the area separated (Safford 2009). Situated toward the city's southeastern corner, the neighborhood built out to the city limits following World War II; as such, there is a stark contrast between the older, more dense characteristic of the original housing stock and the later developments, characterized by suburban-style wider streets and deeper setbacks.

Of the four neighborhoods studied, Lansingville possesses some of the most stable demographics. The neighborhood's median income is well above the citywide average, and its poverty rate far below. The unemployment among Lansingville residents stood at 5.5 percent, far below the city estimate of 16 percent. Predictors of socioeconomic status also were stronger in the neighborhood, with educational attainment besting the city average and a higher percentage of two-parent families than its counterparts.

Simply outdoing the entire city in many statistical categories however, does not make Lansingville a strong neighborhood. Its median age is older than area averages, and its low unemployment rate is distorted by the fact nearly 40 percent of adults there are no longer in the labor force. The closure of two neighborhood schools (one public, one parochial) in addition to a nearby high school within the last 20 years suggest there are less families close by, and a vacant structure rate still standing at 13 percent makes blight present in the neighborhood.

*Quantitative Survey*

I counted a total of 195 parcels in Lansingville as having non-occupant owners (Table 4). The parcels surveyed here continue the trend of two indicators, locality of the owner and Multiple Parcel Owner. 107 properties, or 62 percent, were held by owners from the metro area and 140 properties, or just under 72 percent, had an owner who owned more than one property. The area had considerably lower numbers than the other three tracts in both the year the parcel in question was bought and the number with delinquent taxes owed. Only 63 of the properties tallied, or 32 percent, have been held earlier than 2007 and 50 properties, or 29 percent, owed back taxes.

A curious finding over the course of parcel research here was the amount of international owners in the tract. While constituting a minority of the nonlocal owner cohort, it was nonetheless noticeable to see individual parcels in Lansingville owned by individuals from as far away as Australia, Singapore, or the Ukraine.

### *Qualitative Survey*

As stated in the overview, roughly half of Lansingville was not built out until the post-war era, and the state of the neighborhood seemed to be along the divisions of the “older” housing stock in the tract’s northern half and the “newer” housing stock in the southern half. The quantitative analysis turned up out-of-town owners throughout the tract, but they were found at far lower frequencies in the southern half. I was mindful of this when conducting field notes, paying particular attention to what contrasts might exist in the two halves of the neighborhood.

Streets in the southern half of the area were characterized by homes sitting on larger lots and longer setbacks from the street. Roads themselves appeared physically wider to create more open space between dwellings. Homes appeared larger and more suburban in character, and the vast majority of them were occupied. Even units that did not appear occupied were surrounded

by occupied, well-maintained properties. The homes were not the newest properties available, but the occupancy and maintenance on many of them was obvious and the design standards were more characteristic of lower density suburbs.

My field notes made reference to a somewhat “intermediate zone” of housing stock along two east-west running streets (Humbolt and Florida Avenues) and one north-south running street (Jean Street) oriented toward the northern end of the area. Homes on these streets appeared older and more addresses were noted as being in poor and derelict condition than their neighbors to the south, but clusters of occupancy and maintenance remained. Knowing I was moving further northbound, I remarked in the notes that the housing here “doesn’t look as bad as the [quantitative] data suggests.” Other general comments were more cautious, noting “many [houses] are fair but not deplorable” and one “can clearly tell what’s occupied here and what’s not.”

As I traveled further northbound the differences in housing showed. Homes appeared to be older and not as well maintained, and addresses of derelict properties were noted in greater frequencies and clusters. Of particular observation was a handful of homes clearly inhabited but in horrible condition. Furthermore, more streets were noted for their vacant lots. In particular Campbell Street, the northernmost road studied, was entirely vacant along its southern side. A demolition was also in place the day I conducted field notes, creating an additional vacant lot, and more will undoubtedly take place in the future.

I made a note of 48 addresses in derelict condition over the course of my observations, and at least 13 would qualify as being tallied in the quantitative survey. 19 of the addresses were still the sole property of the owner, while 18 were listed as negotiated sold tax liens.

*Lansdowne (Census Tract 8004- Majority African-American Population, High Homeownership)*

The story of Lansdowne, a neighborhood embedded on the city's east side, is less a narrative of an area facing changing demographics than an area that never fully developed in the first place (Fig. 4). Situated farther away from the city's industrial developments, it was slower to urbanize than other neighborhoods profiled here. Instead, the abundance of land gave way to agricultural uses and a nearby airstrip. It began to urbanize after World War II however, and city land use plans from 1951 anticipated greater residential growth. Plans were drawn for new street layout within Lansdowne's borders, but due to the slowdown of the steel industry and later suburban development it never came to pass. As a result low residential densities characterize Lansdowne, with housing development interspersed with woodlands.

The east side of Youngstown, historically a bastion of Italian-Americans (contrary to their identification with the north side's Brier Hill, as noted earlier), has transitioned to a primarily African-American area, and Lansdowne is no exception standing at 58 percent Black. Its demographics however, are vastly different than that of Brier Hill. The population is considerably elderly, with the median age standing at just over 47-years-old and one in five residents over the retirement age of 65. Consequently, a disproportionate amount of the median household income amongst the area is rooted in social security income. Socially, Lansdowne outperforms Brier Hill but is still below citywide averages: there is a greater amount of two-parent households, but is still a plurality in female-headed household; its unemployment rate, even with a substantially reduced number of adults in the labor force, is over four times the citywide average; and there is a far greater proportion of vacant structures within the Census-taking borders. Despite these shortcomings, the area has a comparatively higher rate of homeownership (in terms of owner-occupancy) among majority African-American tracts of the

city in addition to a median household income much closer to the city average (though still below).

### *Quantitative Analysis*

I counted a total of 82 properties in Lansdowne as having non-occupant owners (Table 5). Of those tallied, 43 properties, or 52.4 percent, were held by an owner from the Youngstown metro area. Lansdowne also continued the trend of the majority surveyed being held by multiple parcel owners. 59 properties, or 59.75 percent, had an owner holding other properties in the city, a number far boosted by local owners when broken down further. 32 properties, or 74.4 percent of the local owners surveyed, possessed multiple holdings, compared to 17 of the 39 nonlocal owners (43.5 percent).

Like its low-homeownership counterpart Brier Hill, many of the properties tallied in Lansdowne have been held for more than six years. 53 of the properties, or 64.6 percent, were transferred to the owner before 2007. A slightly lower proportion of the properties surveyed had delinquent taxes when compared to Brier Hill; 29 properties (35.3 percent) owed back taxes, and broken down further local owners owed more (15 locally held as opposed to 14 nonlocal).

### *Qualitative Analysis*

Along the namesake Lansdowne Boulevard that forms the tract's western boundary, postwar ranch-style housing dominated the street. Low-income tax credit housing existed at the street's northern end, but to the immediate east the atmosphere takes a stark turn. Atkinson Avenue, an east-west oriented road in the tract's northern end, takes on a rural setting. A long road with houses few and far between, separated by farmland and meadows.

Traveling the northeast corner of the tract, the rural woodland setting remains but streets have been laid out in between them. Notes were made of the overall condition appearing "unsafe

and not well-inhabited”, as well as infrastructure for an area with virtually no residents. One abandoned home at the corner of Shea and Vittoria Avenues was the only home within eyesight in all directions and was a de facto illegal dumping ground for a boat, half of a recreational vehicle, and drug paraphernalia, among other debris. Neighboring streets took on similar appearances, with notes made of debris- most notably tires- dumped along the sides of roads. It was particularly puzzling to see basic infrastructure, such as fire hydrants and street signs (albeit rusted beyond comprehension) along the sides of these roads as well, in addition to “No Dumping” notices that went ignored.

The southern half of the tract also carried its share of problems, but featured some bright spots as well. Streets in the southwest end of the tract had similar characteristics to housing in the southern portion of Lansingville: post-war ranch homes, longer setbacks from the road for a wider front yard, and wider roads for a lower-density residential street. Vacant homes were scattered, clued in by overgrown driveways, roof damage, and even an abandoned boat, among other identifiers. The roads themselves here also formed only a partial grid. North-south roads had a northern terminus, yet at that point there was no connector road. Rather, they simply dead-end.

Nestled between some of these streets however, lied a pocket of middle class housing. Bott and Kenneth Streets appeared more suburban in design, featuring curved streets, a cul-de-sac, and a heterogeneous stock of homes larger than their neighbors. Homes were occupied and well maintained, and told a different story than the surrounding homes in the tract.

South of Bott and Kenneth, past a city park and a large vacant lot that was the former site of an elementary school, conditions begin to deteriorate. Homes were in questionable condition, and notes were made of uncertainty as to whether or not they were occupied. Densities were low,



with swaths of vacant lands separating houses and blocks. Roads were also narrow, wrought with potholes, and dead-ended despite being laid out to connect in a grid system.

Over the course of the field notes I made a note of 34 addresses in derelict condition, at least 11 of which would qualify to be part of the quantitative survey. 16 of the addresses were the sole legal property of the owner, while another nine were negotiated sold tax liens. One finding from these addresses was that when listing the property values, their present median value was cut in half from their last county assessment in 2005. Even in a weak area for housing with no new construction and few quality schools nearby, the median value of these listed addresses at the time of a booming housing market was \$16,900. The 2011 assessments cut that median by approximately 50 percent, to \$8,450, including seven addresses with combined land and improved values amounting to less than \$4,000.

### *Comparing Results Across Tracts*

A summary of what is going on in the city begins to emerge when counts from the quantitative survey are merged together (Table 6). Merged into one data set, I found a slight majority of non-occupant owners are from within the Youngstown metropolitan area. Of the total 556 parcels counted across four tracts 310 of them, or 55.7 percent, were from the three-county area. Merged counts also find a sizable majority of multiple parcel owners (381, or 68.5 percent) and a slight majority of these current owners have possessed these parcels since 2007 or later (293, or 52.7 percent). The number of parcels with delinquent taxes totaled 191, or 34.3 percent, so on the whole many of these non-owner occupied houses are up-to-date with paying taxes.

Other findings begin to emerge when findings are isolated between owners that are local and nonlocal (Tables 7.1, 7.2). When looking at parcels strictly owned outside the metropolitan area, there was a greater tendency than for local owners for them to buy property after 2007. 156

of the 246 parcels identified as nonlocal, or just over 62 percent, were transferred over after January 1<sup>st</sup>, 2007. This is in comparison to owners from within the metropolitan area, of whom 54.8 percent have held their parcels *earlier* than 2007. Further, while it still constituted a minority, owners outside the local area had a greater association with owing delinquent taxes. 97 parcels, or 39.4 percent, owed back taxes compared with barely 30 percent of owners within the metro area. Both groups had strong majorities of owners possessing multiple parcels, with 58.9 percent of nonlocal owners and 76.1 percent of local owners holding property elsewhere in the city.

Further insight materializes when counts are divided between majority African-American and majority Caucasian tracts (Tables 8.1, 8.2). Owners outside the metro area were far more associated with buying property in the African-American tracts, holding more parcels by the slightest of majorities. Of the 151 parcels counted between Lansdowne and Brier Hill, 76 had nonlocal owners, compared to 75 local ones. Owners in these tracts were also more likely to hold onto their properties longer. 99 parcels, or 65.5 percent, were transferred prior to the beginning of 2007. Both of these figures present striking contrasts to the combined counts of Lansingville and Wick Park, where there was a much greater amount of local investment (235 of the 407 parcels, or 57.7 percent, were from the metro area) and a far greater amount of properties bought after 2007 (243 parcels, or 59.7 percent). Both of the groups had similar tendencies with owners possessing multiple parcels, with the Caucasian tracts garnering a higher percentage (71.7 percent, compared to 58.9 percent for African-American tracts), while owners in the African-American tracts were slightly more likely to owe delinquent taxes (36.4 percent, compared to 33.4 percent in Caucasian tracts).

When reviewing the qualitative survey and the addresses noted from it however, no such fault lines emerged. The majority of addresses noted there were not on the quantitative tally in the first place. While all houses were blighted or had sustained damage to be noticed in the survey, the addresses not listed in the quantitative survey had tended to be valued at lower amounts and, on average, sustained greater losses in value between the pre-Housing Bubble valuations in 2005 and the most recent valuations in 2011.

Let me return to my hypotheses. In regards to the first research hypothesis that nonlocal, non-occupant owners will have a more detrimental effect on residential neighborhoods in the form of buying properties and neglecting their upkeep, abandoning them when they could not be flipped for a profit, not paying taxes on the property, or a combination, is not fully affirmed. While nonlocal owners constituted a quantitative minority and were more or less equally culpable of blight as local owners qualitatively, their presence in the city and contributions to disorder are unmistakably present. Further research may reveal more nuanced effects of nonlocal owners and the extent of their effects citywide. In regards to the second research hypothesis, that nonlocal, non-occupant owners will have a more detrimental effect in neighborhoods with a majority African-American population compared to those with a majority Caucasian population, the findings affirmed such a prediction. Not only were nonlocal owners holding a majority of the properties in the two tracts from the quantitative survey, they were more likely to hold onto them longer. Compared to Caucasian tracts, whose ownership was more contained within the metropolitan area and more likely to gain possession in recent years, residents local to the African-American tracts may have a more difficult time reclaiming properties near them from outside investment. This presents a stark, distinctive difference between the neighborhoods when separated by race.

## Discussion

Selecting Youngstown as an area of study may be a curious choice to some: it's old, shrinking in population, and has demographic statistics hardly representative of the country, or even the state of Ohio. Those limitations only serve to magnify the effects of landowners who are absent from or have walked off the property entirely, and the lessons learned could be applied to cities whose housing has been made vulnerable from the recent crisis.

One of the most consistent findings, and one that persisted regardless of the owner's location, was the revelation of multiple parcel ownership. My research did not look for discernible patterns in the location of these parcels, but it became evident early on that non-occupant owners are invested throughout the city, regardless of if they are aware of the surrounding market conditions. It is relatively easy for this group of people to purchase, given the supply of housing stock in Youngstown is constantly at a surplus against an ever declining population, and the funds for vacant house demolition are limited enough that only houses in the worst of conditions are removed. The houses that remain may be transferred several at a time to a single owner, and the consequences of that may range from offering responsible rental housing at best to neglect and an open invitation for crime and vandalism at worst. In any event, buying properties for purely financial reasons gives no guarantee these landowners will put forth any commitment to the property or show concern for the surrounding neighborhood. Instead, they may offer quick repairs so the property can change hands for a monetary sum or charge rents that may or may not be fair to disadvantaged residents with limited housing choice.

Such conditions extend to a special case of land buyers: the international sort. While not a large percentage of parcel owners in this survey, the decentralized methods of home buying have nonetheless made it possible for not only cross-state or cross-country ownership but cross-

hemisphere ownership as well. Individuals or groups who may never see the property they buy should come as a concern to both sides. The owners should be given pause for potentially deceiving details of what they're about to purchase. This especially rings true upon the finding most of these owners were buying in the majority Caucasian, high homeownership tract of Lansingville, far and away the most stable tract surveyed here but far from being a strong and well-connected neighborhood with appreciating home values. Residents have more of a cause for concern, being the ones living and investing in the land and seeing neighboring space bought up by owners who are extraordinarily absent. The emergence and potential implications of international owners would be a worthy area of study moving forward, as the presence of land buying without borders carries the possibility of shattering long-assumed "growth machine" functions of land ownership being local and in the interest of advancing growth within a given area.

These concerns leave the property in an uncertain condition, and when owners multiply these concerns through various properties it leaves the potential for problems across many different neighborhoods. It prevents neighbors or community groups from reclaiming properties and attempting to stabilize the area, either through demolition or finding responsible homebuyers, and makes goals such as neighborhood renewal and restoring market confidence more difficult to achieve. And as this study showed, it is a particular area of concern for neighborhoods with a high African-American or minority population. These neighborhoods, already burdened with segregation and difficulties achieving home financing through traditional channels, are also more susceptible to investment by owners outside the local area who will hold onto these properties for longer periods of time.

Such concerns leave declining industrial cities such as Youngstown in a precarious state. They do not have adequate resources to better align the housing stock with the needs of a smaller population so investment of any kind is one less property that needs to be removed. Of course outside investment leads to the concerns detailed above, leaving revitalization on a broad scale unfulfilled.

I acknowledge the fact investment on the part of non-occupant owners, both local and nonlocal, are not the be-all and end-all cause of blight and instability in residential areas. Findings from the qualitative study plainly showed some of the worst offenders were properties supposedly owner-occupied and are either uncared for or left abandoned. Targeting outside investment however, is a more viable way of contributing to neighborhood stabilization. In 2010, the City of Youngstown initiated a landlord-registration program that requires non-occupant landowners to register their rental properties with the city or face fines. Not only is this program limited in that owners looking to flip properties are excluded, many landlords did not register their properties by the established deadline. Since the program's initial announcement little is known as to what consequences, if any, landowners have faced. The roadblock is not unlike stymied efforts just over an hour away in Cleveland, where municipal housing court made an effort to try banks sitting on foreclosed homes in absentia. While hoping to order banks to demolish blighted homes at their own expense, one bank gained precedent for appealing these cases from the city level to the more corporate-friendly Federal court, thereby adding an obstacle for Cleveland to enforce its own land use laws (Staley 2010). If programs aimed at alleviating the "on the ground" situation cannot be effectively enforced, then perhaps cities should become more aggressive in preemptive actions. Amending municipal land use laws to limit the number of parcels a single owner can possess may be a start, while also anticipating owners

incorporating multitudes of shell companies to increase their holdings. Greater collaboration at the county level is also essential, scrutinizing land transfers with the auditor and working with sheriff's auctions to give community groups' priority in acquiring foreclosed homes. If these solutions can be coupled with strategic neighborhood level planning and targeted use of resources in demolishing blighted homes, declining cities may become more advantaged in stabilizing and improving the quality of life in their residential neighborhoods on reduced scales.

## **Conclusion**

There is still much to learn about the fallout from the late 2000s housing crisis. The full extent of how vacancies created by foreclosures and abandonment from that period have come to change residential neighborhoods is not known, but this paper is a contribution. The housing market, much like the financial markets that preceded the crisis, has become much more decentralized, with the prospect of cross-country and overseas investment more evident than ever. Nonlocal, non-occupant owners have become an increasing segment of landowners in the small, declining city of Youngstown, and they have no doubt contributed to the blight and disorder that is an obstacle to neighborhood stabilization vital to restoring residential and market confidence in the city. In broader terms, non-occupant owners have come to possess a flood of properties in the city, and their multiple parcel ownership through all areas of the city has led to both fewer opportunities for owner-occupied homes and less houses that could be demolished to aid in neighborhood recovery. Future policies in land use and community development in cities should address local efforts to contain non-occupant ownership, using single and collaborative efforts to reclaim and stabilize residential neighborhoods for the people there who have an investment that is as symbolic and emotional as it is monetary.

Future scholarship has the opportunity to address broader, citywide effects on non-occupant landowners- both local and nonlocal. More can be learned about how out-of-town landowners are shaping residential neighborhoods and contributing, for better or worse, to urban social life and public space. The lessons learned can also be passed on to cities, whose future land use policy must no doubt anticipate the role such landowners play in the effect of their constituents.

### Tables and Figures

Table 1- Demographic comparison of selected tracts and city (per 2009 American Community Survey 5-year estimates)

	Tract 8004	Tract 8012	Tract 8040	Tract 8034	City
Population	1,052	1,818	2,871	1,120	74,073
White (Percent)	30.6	76.3	59.3	22.8	51.3
Black (Percent)	58.2	19.3	36.2	70.8	44.1
Median Age	47.4	45	23	34.8	38.4
# Households	502	825	969	549	31,314
MHI	\$22,598	\$30,407	\$20,818	\$15,089	\$25,002
% Owner-Occupancy	82.3	84.8	22	38.3	62.2

Fig. 1- Map of Brier Hill (Tract 8034: Majority African-American, Low Homeownership)

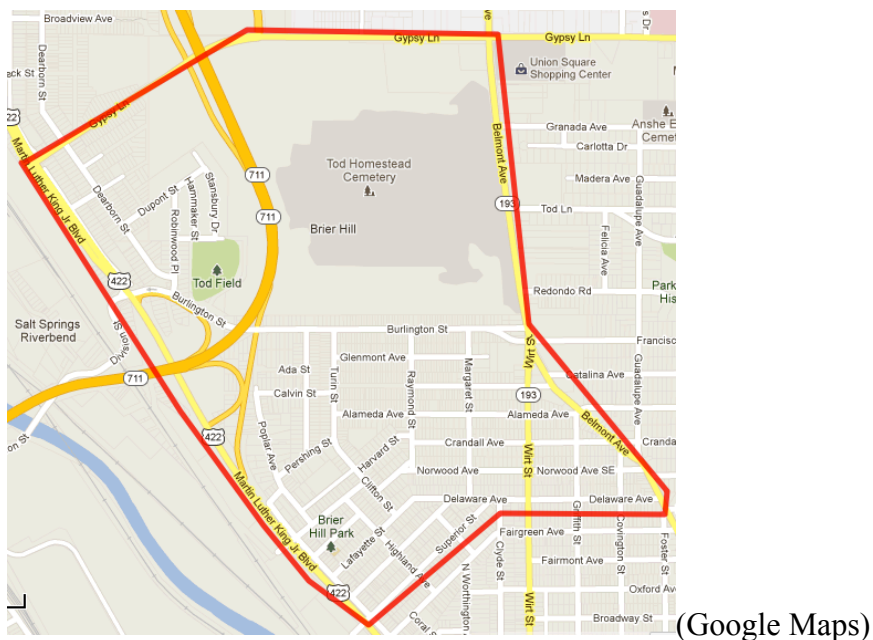




Table 2- Quantitative Results for Brier Hill (Tract 8034: Majority African-American, Low Homeownership)

Category	Parcels	Multiple Parcel Owner	Local Owner	Before 1.1.07	Delinquent Tax
Total	69	40	32	46	26
Percentage	100	57.97	46.37	66.67	37.68

Fig. 2- Map of Wick Park (Tract 8040: Majority Caucasian, Low Homeownership)

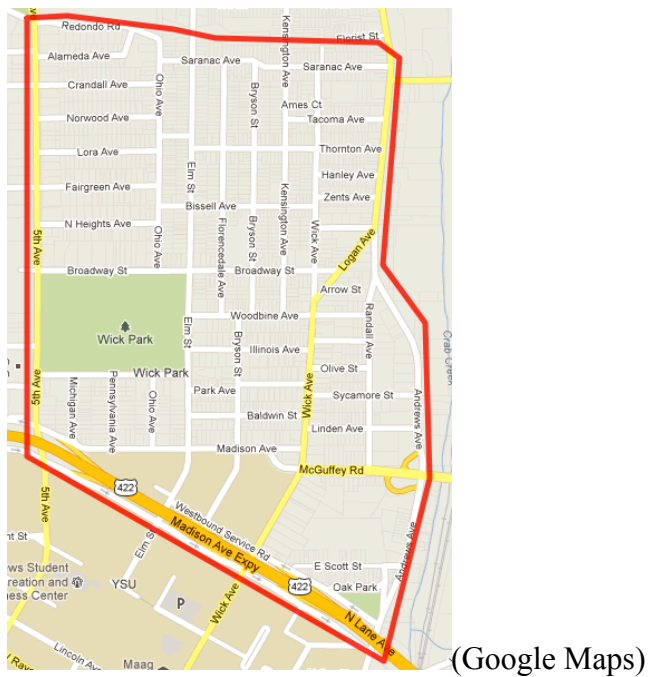
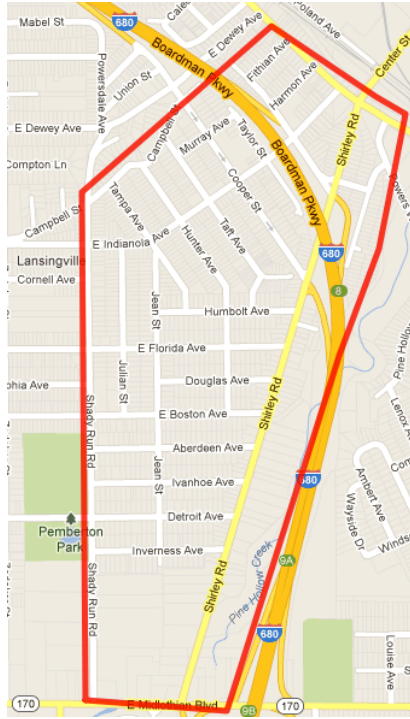


Table 3- Quantitative Results for Wick Park (Tract 8040: Majority Caucasian, Low Homeownership)

Category	Parcels	Multiple Parcel Owner	Local Owner	Before 1.1.07	Delinquent Tax
Total	212	152	128	101	86
Percentage	100	71.69	60.37	47.64	40.56

Fig. 3- Map of Lansingville (Tract 8012: Majority Caucasian, High Homeownership)

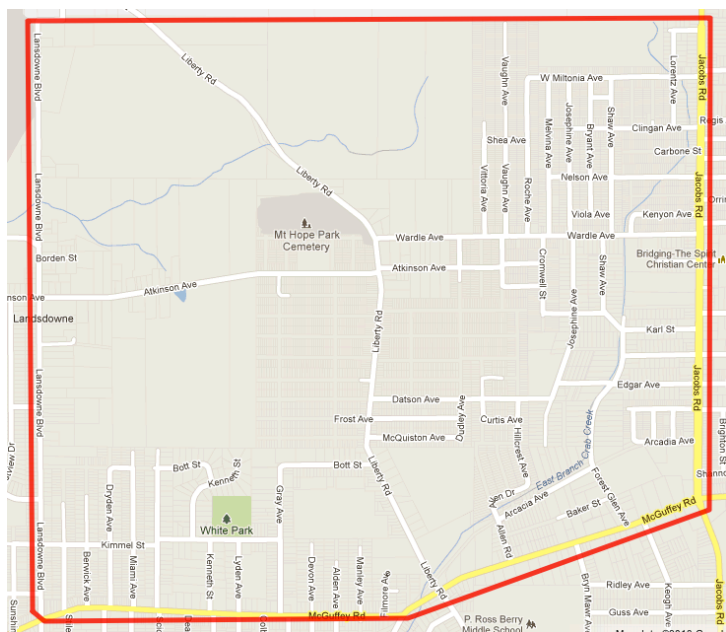


(Google Maps)

Table 4- Quantitative Results for Lansingville (Tract 8012: Majority Caucasian, High Homeownership)

Category	Parcels	Multiple Parcel Owner	Local Owner	Before 1.1.07	Delinquent Tax
Total	195	140	107	63	50
Percentage	100	71.79	62.21	32.31	29.06

Fig. 4- Map of Lansdowne (Tract 8004: Majority African-American, High Homeownership)



(Google Maps)

Table 5- Quantitative Results for Lansdowne (Tract 8004: Majority African-American, High Homeownership)

Category	Parcels	Multiple Parcel Owner	Local Owner	Before 1.1.07	Delinquent Tax
Total	82	49	43	53	29
Percentage	100	59.75	52.43	64.63	35.36

Table 6- Aggregate results of all selected tracts

Category	Parcels	Multiple Parcel Owner	Local Owner	Before 1.1.07	Delinquent tax
Total	558	381	310	263	191
Percentage	100	68.27	55.56	47.13	34.23

Table 7.1- Isolation: Non-Occupant Owners, Local

Tract	Parcels	Percent Multiple Parcel Owner	Percent Before 1.1.07	Percent Delinquent Tax
8004 (Af-Am, High owner)	43	74.4	76.7	34.9
8012 (Cau, High owner)	107	74.8	46.7	24.3
8040 (Cau, Low Owner)	128	80.5	51.6	36.7
8034 (Af-Am, Low owner)	32	65.6	65.6	18.7
Totals	310	236	170	94
Percentage	100	76.1	54.8	30.3

Table 7.2- Isolation: Non-Occupant Owners, Nonlocal

Tract	Count	Percent Multiple Parcel Owner	Percent Before 1.1.07	Percent Delinquent Tax
8004 (Af-Am, High owner)	39	43.6	51.3	35.9
8012 (Cau, High owner)	88	68.2	14.8	27.3
8040 (Cau, Low owner)	82	59.8	42.7	47.6
8034 (Af-Am, Low owner)	37	59.8	67.6	54.1
Totals	246	145	93	97
Percentages	100	58.9	37.8	39.4

Fig. 8.1- Isolation: Majority African-American Tracts, Combined

Tract	Percent Local Owner	Percent Nonlocal Owner	Percent Multiple Parcel Owner	Percent Before 1.1.07	Percent Delinquent Tax
8004 (High homeowner)	52.4	47.6	59.6	64.6	35.4
8034 (Low homeowner)	46.4	53.6	58	66.7	37.7
Totals	75	76	89	99	55
Percentage	49.66	50.33	58.94	65.56	36.42

Fig. 8.2- Isolation: Majority Caucasian Tracts, Combined

Tract	Percent Local Owner	Percent Nonlocal Owner	Percent Multiple Parcel Owner	Percent Before 1.1.07	Percent Delinquent Tax
8012 (High homeowner)	54.9	45.1	71.8	32.3	25.6
8040 (Low homeowner)	60.3	39.7	71.7	47.6	40.6
Totals	235	172	292	164	136
Percentage	57.73	42.26	71.74	40.29	33.41

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